



05-23-05

AF/3628

Attorney Docket No. LR001  
Client Matter No. 68209.0001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Pinto, Edward

Serial No.: 09/522,481

Filed: March 10, 2000

For: SYSTEM AND METHOD FOR  
PROCESSING A SECURED  
COLLATERAL LOAN (As Amended)

Examiner: Pwu, Jeffrey C.

Art Unit: 3628

**RESPONSE TO FINAL OFFICE ACTION MAILED MARCH 25, 2003**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**INTRODUCTORY COMMENTS**

An Office Action was mailed on March 25, 2003, in the above-referenced application. Please consider the following amendments and remarks in response thereto.